Certificate Number: 01721-PAW-DE-031849562

Bankruptcy Case Number: 18-22932



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 1, 2018, at 5:45 o'clock PM EDT, Kyla Martineck completed a course on personal financial management given by internet by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: November 2, 2018 By: /s/Heather Murray

Name: Heather Murray

Title: Education Manager